

**Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible Americans benefit from federal financial assistance—grants, loans, and work-study programs—for education beyond high school. By championing access to postsecondary education, we uphold its value as a force for greater inclusion in American society, and for the continued vitality of America as a nation.**



## For More Information

To find out more about the eligibility requirements for teacher loan forgiveness, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and follow this sequence of steps:

- Select *Repaying*.
- Click on *Cancellation and Deferment Options for Teachers*.
- Click on *Cancellation for Stafford Loans*.

For more details about other student aid programs for which you may be eligible ...

- Visit the Federal Student Aid Web site at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or
- Call our Information Center at **1-800-4-FED-AID (TTY 1-800-730-8913)**.

## Spread the word about this program.

Other teachers whom you know may be eligible for loan forgiveness, so please share this information and encourage them to visit our Web site. You can download this brochure at:

[www.studentaid.ed.gov/LoanForgivenessForTeachers](http://www.studentaid.ed.gov/LoanForgivenessForTeachers)



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# Federal Student Aid

## STAFFORD LOAN FORGIVENESS PROGRAM FOR TEACHERS

To encourage individuals to enter and remain in the teaching profession for five years in certain low-income schools



For loans made under the Federal Family Education Loan (FFEL) Program and/or the William D. Ford Federal Direct Loan (Direct Loan) Program



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# STAFFORD LOAN FORGIVENESS PROGRAM FOR TEACHERS

## General Requirements

To be eligible to participate in the Stafford Loan Forgiveness Program for Teachers you must meet the following requirements:

- You received a Stafford Loan through the Federal Family Education Loan (FFEL) Program and/or the William D. Ford Federal Direct Loan (Direct Loan) Program.
- You are a new borrower. You are considered a new borrower if you did not have an outstanding balance on an FFEL or Direct Loan on Oct. 1, 1998, and you obtained an FFEL or Direct Loan after Oct. 1, 1998.
- You have been employed for at least five consecutive, complete school years as a full-time teacher in an elementary or secondary school designated as a low-income school. To find out whether your school is considered a low-income school, call **1-800-4-FED-AID** or visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and select **Repaying**. Click on **Cancellation and Deferment Options for Teachers**, then on **Cancellation for Stafford Loans**.

**NOTE:** All schools operated by the Bureau of Indian Affairs (BIA) are considered low-income schools for teacher loan forgiveness purposes.

- You are not in default on the loan for which you are requesting forgiveness (unless you have made satisfactory repayment arrangements with the holder of the loan).
- You have not received a benefit for the same teaching service through the AmeriCorps Program.
- At least one of your five years of qualifying teaching service must be after the 1997-98 academic year.
- You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching.

## Forgiveness Amount

You may receive **up to \$5,000** in loan forgiveness if:

- Your five years of qualifying teaching service began **before Oct. 30, 2004**, and you were:
  - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or*
  - A full-time secondary school teacher who taught in a subject area relevant to your academic major.*
- Your five years of qualifying teaching service began **on or after Oct. 30, 2004**, and you were a highly qualified full-time elementary or secondary school teacher.

You may receive **up to \$17,500** in loan forgiveness if you were:

- A highly qualified full-time mathematics or science teacher in a secondary school; or
- A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities. In addition, you must have taught children with disabilities that corresponded to your area of special education training and demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.

## Applying for Loan Forgiveness

You must complete a Teacher Loan Forgiveness Application and return it to the holder(s) of the loan(s) for which you are requesting forgiveness.

The chief administrative officer of the school where you performed your qualifying teaching service must certify on the application that your teaching service met the requirements for loan forgiveness for all five years.

To obtain a Teacher Loan Forgiveness Application, contact your loan holder.

For more detailed information about the eligibility requirements for teacher loan forgiveness, contact your loan holder or see the **For More Information** section of this brochure.